

IN RE:

THOMAS A. WARD, III
JENNIFER R. WARD
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-22788

Chapter 13

Document No.: 82

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 12th day of January, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
1/12/24 8:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT

U.S. BANKRUPTCY JUDGE dmk

In re:
Thomas A. Ward, III
Jennifer R. Ward
Debtors

Case No. 20-22788-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 12, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A. Ward, III, Jennifer R. Ward, 24 2nd Street, Ligonier, PA 15658-8759
15293251	+ AHN-Forbes Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
15293255	Clearview FCU, 1453 Beers School Road, Coraopolis, PA 15108
15300572	Clearview FCU, Moon Township, PA 15108
15293260	+ Excelsa Health, One Mellon Way, Latrobe, PA 15650-1096
15307708	+ Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15293268	+ Somerset Trust Company, P.O. Box 777, 151 West Main Street, Somerset, PA 15501-2068

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 12 2024 23:57:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15306536	Email/Text: bnc@atlasacq.com	Jan 12 2024 23:59:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15293252	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 13 2024 00:00:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
15293253	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 12 2024 23:59:00	Capital One, P.O.Box 30285, Salt Lake City, UT 84130-0285
15293254	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 12 2024 23:58:43	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15293256	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 13 2024 00:00:00	Comenity Bank/Big Lots, P.O. Box 182125, Columbus, OH 43218-2125
15293257	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 13 2024 00:00:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15295378	Email/Text: mrdiscen@discover.com	Jan 12 2024 23:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15293258	+ Email/Text: mrdiscen@discover.com	Jan 12 2024 23:59:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
15293259	+ Email/Text: EBN@edfinancial.com	Jan 12 2024 23:59:00	EdFinancial Services, Attn: Bankruptcy, P.O Box 36008, Knoxville, TN 37930-6008
15293261	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 12 2024 23:59:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15296692	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		

District/off: 0315-2

User: auto

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		Jan 12 2024 23:59:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15318327	+ Email/Text: PBNCNotifications@perituservices.com	Jan 12 2024 23:59:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15293262	+ Email/Text: PBNCNotifications@perituservices.com	Jan 12 2024 23:59:00	Kohls/Capital One, Kohls Credit, P.O. Box 3043, Milwaukee, WI 53201-3043
15308743	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2024 23:58:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15293263	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 13 2024 00:10:05	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15296151	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2024 00:00:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15293264	+ Email/PDF: pa_dc_claims@navient.com	Jan 13 2024 00:11:04	Navient, Attn: Claims Dept., P.O. Box 9500, Wilkes-Barr, PA 18773-9500
15300386	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 12 2024 23:59:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
15293265	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 12 2024 23:59:00	Nissan Motor Finance, P.O. Box 660360, Dallas, TX 75266-0360
15293266	+ Email/PDF: cbp@omf.com	Jan 13 2024 00:11:13	Onemain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15316047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2024 00:10:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15298587	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2024 00:00:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15315541	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2024 00:00:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15293267	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 13 2024 00:00:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15308539	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 13 2024 00:00:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15293269	Email/PDF: ais.sprint.ebn@aisinfo.com	Jan 13 2024 00:21:49	Sprint, 6480 Sprint Parkway Building 13, Overland Park, KS 66251
15294006	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 23:57:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15293270	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 13 2024 00:11:03	Synchrony Bank/JC Penney, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Norwin School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Suzanne M. Bash	on behalf of Debtor Thomas A. Ward III suzannembash@yahoo.com, sooz1205@yahoo.com
Suzanne M. Bash	on behalf of Joint Debtor Jennifer R. Ward suzannembash@yahoo.com sooz1205@yahoo.com

TOTAL: 11